

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant :	Bruce Nappi	Art Unit :	3696
Serial No. :	10/669,929	Examiner :	Samica L. Norman
Filed :	September 24, 2003	Conf. No. :	4620
Title :	EFFECTING FINANCIAL TRANSACTIONS		

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

REPLY TO ACTION OF NOVEMBER 7, 2008